



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [FIRST FINANCIAL BANKSHARES, INC.](#)

City/State [ABILENE, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [13,102,461](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST FINANCIAL BANKSHARES, INC.](#)

[400 PINE STREET SUITE 310](#)

[ABILENE, TX 79601](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	11,869,509			10,022,138			7,878,633			7,617,320			6,926,676		
Net income (\$000)	227,562			202,032			164,812			150,638			120,371		
Number of BHCs in peer group	130			128			146			154			148		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.24	2.60	88	3.60	2.77	90	3.76	3.21	83	3.70	3.33	79	3.79	3.29	86
+ Non-interest income	1.19	1.04	64	1.36	1.21	62	1.37	0.90	78	1.32	0.90	81	1.29	0.93	77
- Overhead expense	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47	2.51	2.60	46
- Provision for credit losses	-0.01	-0.09	67	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40	0.09	0.11	48
+ Securities gains (losses)	0.01	0.01	74	0.04	0.02	70	0.01	0.01	72	0.02	0	89	0.03	0.01	75
+ Other tax equivalent adjustments	0	0	14	0	0	48	0	0	80	0	0	45	0	0	75
= Pretax net operating income (tax equivalent)	2.42	1.66	90	2.53	1.04	97	2.60	1.53	95	2.46	1.55	96	2.49	1.55	96
Net operating income	1.92	1.26	93	2.02	0.81	98	2.09	1.19	96	1.98	1.22	96	1.74	0.95	94
Net income	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96	1.74	0.95	94
Net income (Subchapter S adjusted)					1.97			1.18			1.41				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.51	3.06	78	4.03	3.55	79	4.44	4.49	47	4.24	4.38	39	4.21	4.06	61
Interest expense	0.05	0.25	5	0.15	0.52	5	0.41	1.02	8	0.27	0.81	5	0.14	0.54	4
Net interest income (tax equivalent)	3.46	2.80	88	3.88	3.01	89	4.03	3.45	83	3.97	3.58	75	4.06	3.54	82
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	23	0.06	0.27	18	0.04	0.11	34	0.07	0.09	56	0.12	0.10	67
Earnings coverage of net loan and lease losses (X)	275.11	39.72	94	84.09	22.91	89	120.50	22.46	87	70.19	29.27	81	37.01	0.97	71
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.23	47	1.29	1.58	33	1.25	0.94	81	1.30	0.94	85	1.38	0.95	88
Allowance for loan and lease losses / Total loans and leases	1.17	1.20	48	1.27	1.55	33	1.24	0.93	80	1.29	0.93	85	1.38	0.94	87
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.49	69	0.81	0.71	64	0.61	0.56	63	0.70	0.57	68	0.54	0.57	57
30–89 days past due loans and leases / Total loans and leases	0.08	0.32	12	0.11	0.39	10	0.14	0.31	25	0.18	0.32	33	0.18	0.32	33
Liquidity and Funding															
Net noncore funding dependence	1.87	-2.33	61	-2.37	3.20	34	3.40	10.70	25	4.82	13.54	23	0.68	13.97	10
Net short-term noncore funding dependence	1.69	-7.71	77	-2.59	-4.76	54	3.18	5.88	36	4.58	8.57	31	0.48	9.65	15
Net loans and leases / Total assets	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4	47.59	72.64	6
Capitalization															
Tier 1 leverage ratio	11.13	8.98	89	11.86	9.13	93	12.60	10.39	86	11.85	10.37	81	11.09	10.04	77
Holding company equity capital / Total assets	13.43	10.71	84	15.39	11.16	92	14.85	11.37	93	13.62	11.21	84	12.72	10.84	80
Total equity capital (including minority interest) / Total assets	13.43	10.82	84	15.39	11.29	92	14.85	11.43	93	13.62	11.30	83	12.72	10.89	79
Common equity tier 1 capital / Total risk-weighted assets	19.35	12.42	96	20.79	12.38	97	20.06	12.50	95	19.47	12.37	94	18.66	11.90	95
Net loans and leases / Equity capital (X)	3.05	5.53	5	3.09	5.58	9	3.40	6.55	4	3.73	6.70	5	3.74	6.82	4
Cash dividends / Net income	36.30	28.27	66	35.88	42.30	40	38.31	25.65	71	36.84	24.05	67	41.24	32.32	56
Cash dividends / Net income (Subchapter S adjusted)					3.14		-0.65		93.20			35.12			19.39
Growth Rates															
Assets	20.16	10.50	85	31.98	16.68	86	6.86	8.66	47	6.58	9.35	50	6.53	9.89	44
Equity capital	4.83	7.46	50	36.75	6.99	96	16.51	12.19	77	14.15	12.50	71	10.13	13.71	59
Net loans and leases	3.37	3.36	58	24.40	9.07	85	6.28	8.63	48	13.66	10.51	70	3.42	12.54	14
Noncore funding	37.63	-14.79	94	17.21	-12.18	83	-15.08	4.16	25	31.78	6.76	83	-39.31	-3.35	14
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	3.86	27	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	92.62	103.22	5	92.89	102.81	8	90.61	104.21	6	91.08	104.10	5	91.84	105.17	10
Cash from ops + noncash items + op expense / Op expense + dividends	110.92	154.48	34	112.64	147.24	39	125.47	152.31	48	125.73	123.74	62	66.67	100.80	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	271,615	263,283	224,505	200,274	166,714	3.16	68.81
Income from lease financing receivables.....	23	36	50	73	92	-36.11	-80.34
Fully taxable income on loans and leases.....	267,523	258,396	219,507	195,686	162,928	3.53	70.08
Tax-exempt income on loans and leases.....	4,115	4,923	5,048	4,661	3,878	-16.41	10.38
Estimated tax benefit on income on loans and leases.....	995	1,040	814	946	2,037	-4.29	-49.69
Income on loans and leases (tax equivalent).....	272,633	264,359	225,369	201,293	168,843	3.13	67.26
Investment interest income (tax equivalent).....	117,361	108,832	97,669	96,945	100,160	7.84	26.04
Interest on balances due from depository institutions.....	730	939	1,794	1,561	1,661	-22.26	129.56
Interest income on other earning assets.....	372	1,258	1,150	884	806	-70.43	-53.56
Total interest income (tax equivalent).....	391,096	375,388	325,982	300,683	271,470	4.18	52.04
Interest on time deposits of \$250K or more	729	1,398	1,538	788	477	-47.85	
Interest on time deposits < \$250K.....	879	1,861	2,323	1,005	722	-52.77	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,097	9,859	23,261	15,153	7,014	-58.44	32.67
Interest on other borrowings and trading liabilities.....	337	1,125	2,980	1,984	1,075	-70.04	-64.45
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	6,042	14,243	30,102	18,930	9,288	-57.58	10.86
Net interest income (tax equivalent).....	385,054	361,145	295,880	281,753	262,182	6.62	52.93
Non-interest income.....	141,361	136,296	107,565	100,505	89,189	3.72	68.56
Adjusted operating income (tax equivalent)	526,415	497,441	403,445	382,258	351,371	5.82	56.84
Overhead expense.....	241,706	231,409	196,521	190,684	173,986	4.45	45.76
Provision for credit losses.....	-1,137	16,048	2,965	5,665	6,530		
Securities gains (losses)	815	3,633	733	1,355	1,827	-77.57	-35.83
Other tax equivalent adjustments	-1	0	1	0	1		
Pretax net operating income (tax equivalent).....	286,661	253,624	204,823	187,167	172,683	13.03	78.20
Applicable income taxes	44,409	40,331	33,220	27,536	26,817	10.11	42.55
Tax equivalent adjustments	14,690	11,261	6,791	8,993	25,495	30.45	-41.10
Applicable income taxes (tax equivalent).....	59,099	51,592	40,011	36,529	52,312	14.55	5.36
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	227,562	202,032	164,812	150,638	120,371	12.64	117.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	227,562	202,032	164,812	150,638	120,371	12.64	117.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	227,562	202,032	164,812	150,638	120,371	12.64	117.19
Investment securities income (tax equivalent).....	117,361	108,832	97,669	96,945	100,160	7.84	26.04
US Treasury and agency securities (excluding mortgage-backed securities)	81	176	490	663	1,237	-53.98	-95.33
Mortgage-backed securities	45,398	49,124	53,553	47,915	29,419	-7.58	102.09
All other securities	71,882	59,532	43,626	48,367	69,504	20.74	4.31
Cash dividends declared.....	82,615	72,494	63,135	55,499	49,647	13.96	78.64
Common	82,615	72,494	63,135	55,499	49,647	13.96	78.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Interest income (tax equivalent).....	3.29	2.85	82	3.75	3.27	79	4.14	4.19	45	3.95	4.08	40	3.92	3.78	61
Less: Interest expense.....	0.05	0.23	6	0.14	0.48	4	0.38	0.95	8	0.25	0.75	4	0.13	0.50	4
Equals: Net interest income (tax equivalent).....	3.24	2.60	88	3.60	2.77	90	3.76	3.21	83	3.70	3.33	79	3.79	3.29	86
Plus: Non-interest income.....	1.19	1.04	64	1.36	1.21	62	1.37	0.90	78	1.32	0.90	81	1.29	0.93	77
Equals: adjusted operating income (tax equivalent).....	4.44	3.70	87	4.96	4.04	86	5.12	4.16	80	5.02	4.27	81	5.07	4.26	86
Less: Overhead expense.....	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47	2.51	2.60	46
Less: Provision for credit losses.....	-0.01	-0.09	67	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40	0.09	0.11	48
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	46	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities.....	0.01	0.01	74	0.04	0.02	70	0.01	0.01	72	0.02	0	89	0.03	0.01	75
Plus: other tax equivalent adjustments.....	0	0	14	0	0	48	0	0	80	0	0	45	0	0	75
Equals: Pretax net operating income (tax equivalent).....	2.42	1.66	90	2.53	1.04	97	2.60	1.53	95	2.46	1.55	96	2.49	1.55	96
Less: Applicable income taxes (tax equivalent).....	0.50	0.38	82	0.51	0.23	95	0.51	0.35	91	0.48	0.32	88	0.76	0.59	73
Less: Minority interest.....	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47
Equals: Net operating income.....	1.92	1.26	93	2.02	0.81	98	2.09	1.19	96	1.98	1.22	96	1.74	0.95	94
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income.....	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96	1.74	0.95	94
Memo: Net income (last four quarters).....	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96	1.74	0.95	94
Net income-BHC and noncontrolling (minority) interest.....	1.92	1.27	93	2.02	0.83	98	2.09	1.19	96	1.98	1.22	96	1.74	0.95	94
Margin Analysis															
Average earning assets / Average assets.....	93.82	93.08	58	92.92	92.32	58	93.23	93.22	46	93.12	93.23	46	93.15	93.19	49
Average interest-bearing funds / Average assets.....	57.36	61.99	32	56.55	64.06	20	58.82	70.66	12	58.23	70.70	9	60.35	70.06	14
Interest income (tax equivalent) / Average earning assets.....	3.51	3.06	78	4.03	3.55	79	4.44	4.49	47	4.24	4.38	39	4.21	4.06	61
Interest expense / Average earning assets.....	0.05	0.25	5	0.15	0.52	5	0.41	1.02	8	0.27	0.81	5	0.14	0.54	4
Net interest income (tax equivalent) / Average earning assets.....	3.46	2.80	88	3.88	3.01	89	4.03	3.45	83	3.97	3.58	75	4.06	3.54	82
Yield or Cost															
Total loans and leases (tax equivalent).....	5.10	4.01	90	5.13	4.27	88	5.53	4.98	82	5.26	4.85	76	4.92	4.52	79
Interest-bearing bank balances.....	0.13	0.14	39	0.52	0.27	91	1.99	2.26	38	1.89	1.88	54	1.68	1.13	87
Federal funds sold and reverse repos.....	0.54	0.25	80	1.01	0.68	75	2.70	2.02	81	2.08	1.50	71	0.77	0.83	43
Trading assets.....	0.45			0.60			0.49			0.70			0.48		
Total earning assets.....	3.38	3.04	71	3.91	3.51	73	4.35	4.47	41	4.11	4.33	34	3.81	3.98	34
Investment securities (tax equivalent).....	2.26	1.77	85	2.78	2.25	84	3.07	2.74	79	3.05	2.69	81	3.49	2.61	89
US Treasury and agency securities (excluding mortgage-backed securities).....	0.26	1.14	7	3.50	1.75	91	4.91	2.54	95	3.26	2.20	88	1.60	1.66	47
Mortgage-backed securities.....	1.47	1.57	41	2.41	2.05	84	2.61	2.54	61	2.47	2.44	58	2.11	2.19	38
All other securities.....	2.80	2.81	55	2.94	3.24	41	3.70	3.80	52	3.90	3.74	61	4.75	3.85	75
Interest-bearing deposits.....	0.07	0.21	14	0.18	0.53	10	0.47	1.13	6	0.31	0.85	6	0.17	0.52	6
Time deposits of \$250K or more.....	0.47	0.66	31	1.06	1.42	21	1.30	2.13	3	0.67	1.57	3			
Time deposits < \$250K.....	0.28	0.62	10	0.57	1.36	3	0.74	1.91	3	0.30	1.42	2			
Other domestic deposits.....	0.07	0.15	24	0.21	0.36	21	0.61	0.86	32	0.42	0.64	34			
Foreign deposits.....		0.14			0.42			2.53			1.85			0.84	
Federal funds purchased and repos.....	0.06	0.17	27	0.16	0.62	9	0.57	1.23	32	0.24	1.03	20	0.08	0.68	10
Other borrowed funds and trading liabilities.....	0	1.27	2	0.34	1.50	5	2.28	1.03	74	2.31	2.10	74	1.06	1.48	18
All interest-bearing funds.....	0.09	0.37	5	0.25	0.74	4	0.65	1.34	8	0.43	1.06	5	0.22	0.71	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Non-interest Income and Expenses												
Total non-interest income		141,361		136,296		107,565		100,505		89,189		
Fiduciary activities income		36,144		29,531		28,401		28,180		23,694		
Service charges on deposit accounts - domestic		21,156		20,571		22,039		21,662		19,416		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		1,392		1,310		1,581		1,707		1,290		
Insurance activities revenue.....		1,093		876		978		741		617		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		332		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		33,646		44,143		18,737		15,124		14,331		
Other non-interest income.....		47,930		39,865		35,829		33,091		29,509		
Total overhead expenses		241,706		231,409		196,521		190,684		173,986		
Personnel expense.....		142,365		135,503		115,391		105,542		95,688		
Net occupancy expense.....		21,859		20,405		21,177		24,660		23,885		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,613		1,990		1,016		1,272		613		
Other operating expenses.....		75,869		73,511		58,937		59,210		53,800		
Fee income on mutual funds and annuities.....		593		552		584		600		597		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,519		1,469		1,345		1,315		1,276		
Average personnel expense per employee.....		93.72		92.24		85.79		80.26		74.99		
Average assets per employee.....		7,814.03		6,822.42		5,857.72		5,792.64		5,428.43		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.42	2.17	34	0.41	2.02	30	0.54	0.66	75	0.60	1.69	48
Overhead expenses / Net Interest Income + non-interest income	47.23	59.28	12	47.60	62.28	9	49.54	61.79	9	51.09	61.22	10
Percent of Average Assets												
Total overhead expense	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
Personnel expense.....	1.20	1.21	50	1.35	1.30	58	1.46	1.50	49	1.39	1.46	42
Net occupancy expense.....	0.18	0.23	26	0.20	0.26	20	0.27	0.32	32	0.32	0.31	55
Other operating expenses.....	0.65	0.72	47	0.75	0.94	44	0.76	0.76	51	0.79	0.79	54
Overhead less non-interest income	0.85	1.10	25	0.95	1.25	26	1.13	1.65	13	1.18	1.65	14
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	45.92	58.83	13	46.52	61.82	9	48.71	59.91	13	49.88	60.51	10
Personnel expense.....	27.04	32.93	21	27.24	32.36	24	28.60	34.17	19	27.61	34.42	13
Net occupancy expense.....	4.15	6.23	19	4.10	6.58	11	5.25	7.50	14	6.45	7.33	32
Other operating expenses.....	14.72	19.18	14	15.18	22.28	14	14.86	17.93	23	15.82	18.28	27
Total non-interest income	26.85	27.67	55	27.40	28.83	53	26.66	19.83	72	26.29	20.30	74
Fiduciary activities income	6.87	2.20	89	5.94	2.09	86	7.04	1.61	91	7.37	1.95	88
Service charges on domestic deposit accounts	4.02	3.27	62	4.14	3.27	65	5.46	3.21	86	5.67	3.58	83
Trading revenue.....	0	0.62	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions.....	0.26	2.58	21	0.26	2.46	20	0.39	0.91	48	0.45	0.85	50
Insurance activities revenue.....	0.21	0.36	65	0.18	0.41	65	0.24	0.37	73	0.19	0.46	70
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0	0.60	14	0	0.01	42	0	0.22	16	0	0.52	13
Net securitization income	0	0.01	44	0	0	45	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	6.39	3.30	80	8.87	3.92	85	4.64	2.27	86	3.96	1.98	83
Other non-interest income.....	9.10	9.27	61	8.01	9.65	47	8.88	7.41	69	8.66	7.05	74
Overhead less non-interest income	19.06	30.52	17	19.12	31.93	17	22.05	39.47	8	23.59	39.75	8
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.49	21.18	9	15.90	18.63	26	16.22	21.51	16	14.71	18.37	23
Applicable income tax + TE / Pretax net operating income + TE	20.62	22.67	19	20.34	21.18	33	19.53	23.31	17	19.52	21.35	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	3,779,075	3,406,111	2,851,600	2,661,018	2,318,127	10.95	70.48	
Commercial and industrial loans	806,629	1,117,684	673,261	653,686	505,668	-27.83	63.42	
Loans to individuals	528,403	446,412	411,631	372,660	403,929	18.37	29.18	
Loans to depository institutions and acceptances of other banks	0	0	1,000	1,000	0			
Agricultural loans	97,991	94,864	103,640	96,677	94,543	3.30	16.63	
Other loans and leases	214,684	189,931	182,065	190,266	178,432	13.03	18.73	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	5,426,782	5,255,002	4,223,197	3,975,307	3,500,699	3.27	60.36	
Less: Allowance for loan and lease losses	63,465	66,534	52,499	51,202	48,156	-4.61	38.63	
Net loans and leases	5,363,317	5,188,468	4,170,698	3,924,105	3,452,543	3.37	60.65	
Debt securities that reprice or mature in over 1 year	6,309,005	4,103,429	3,214,221	2,943,115	2,846,496	53.75	140.96	
Mutual funds and equity securities	4,431	4,557	4,478	4,348	4,428	-2.76	0.05	
Subtotal	11,676,753	9,296,454	7,389,397	6,871,568	6,303,467	25.60	95.88	
Interest-bearing bank balances	323,535	517,971	47,920	42,270	164,222	-37.54	543.45	
Federal funds sold and reverse repos	0	0	3,150	0	0		-100.00	
Debt securities that reprice or mature within 1 year	259,743	285,043	194,618	211,314	236,549	-8.88	9.00	
Trading assets	0	0	0	0	0			
Total earning assets	12,260,031	10,099,468	7,635,085	7,125,152	6,704,238	21.39	96.07	
Non-interest-bearing cash and due from depository institutions	205,053	211,113	231,534	207,835	209,583	-2.87	0.13	
Premises, fixed assets, and leases	149,764	142,269	131,023	133,420	124,026	5.27	22.07	
Other real estate owned	0	119	982	448	1,347	-100.00	-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	487,613	451,531	263,603	264,999	215,521	7.99	112.69	
Total assets	13,102,461	10,904,500	8,262,227	7,731,854	7,254,715	20.16	92.40	
Quarterly average assets	12,490,432	10,437,768	8,083,216	7,653,159	7,028,868	19.67	89.24	
Average loans and leases (YTD)	5,341,202	5,151,473	4,074,029	3,827,525	3,435,042	3.68	60.25	
Memoranda								
Loans held-for-sale	37,810	83,969	28,228	21,672	15,129	-54.97	40.57	
Loans not held-for-sale	5,388,972	5,171,033	4,194,969	3,953,635	3,485,570	4.21	60.51	
Real estate loans secured by 1–4 family	1,369,373	1,335,254	1,189,670	1,130,772	1,042,759	2.56	35.55	
Commercial real estate loans	2,192,698	1,918,620	1,529,686	1,392,312	1,129,777	14.29	105.62	
Construction and land development	749,048	553,959	446,055	476,679	409,428	35.22	124.24	
Multifamily	51,263	72,095	24,085	23,083	25,566	-28.90	77.63	
Nonfarm nonresidential	1,392,387	1,292,566	1,059,546	892,550	694,783	7.72	97.93	
Real estate loans secured by farmland	217,004	152,237	132,244	137,934	145,591	42.54	54.80	
Total investment securities	6,573,179	4,393,029	3,413,317	3,158,777	3,087,473	49.63	129.75	
U.S. Treasury securities	126,841	0	10,019	9,962	0		1088.99	
US agency securities (excluding mortgage-backed securities)	0	0	0	301	60,329		-100.00	
Municipal securities	2,753,471	2,426,876	1,288,983	1,257,871	1,420,851	13.46	76.02	
Mortgage-backed securities	3,624,568	1,961,596	2,109,607	1,885,845	1,594,834	84.78	223.65	
Asset-backed securities	0	0	0	0	0			
Other debt securities	63,868	0	230	450	7,031		33.16	
Mutual funds and equity securities	4,431	4,557	4,478	4,348	4,428	-2.76	0.05	
Available-for-sale securities	6,568,748	4,388,472	3,408,839	3,154,429	3,087,473	49.68	129.61	
U.S. Treasury securities	126,841	0	10,019	9,962	0		1088.99	
US agency securities (excluding mortgage-backed securities)	0	0	0	301	60,329		-100.00	
Municipal securities	2,753,471	2,426,876	1,288,983	1,257,871	1,420,851	13.46	76.02	
Mortgage-backed securities	3,624,568	1,961,596	2,109,607	1,885,845	1,594,834	84.78	223.68	
Asset-backed securities	0	0	0	0	0			
Other debt securities	63,868	0	230	450	7,031		33.16	
Mutual funds and equity securities	0	0	0	0	4,428		-100.00	
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)	125,638	215,691	85,451	5,277	44,856	-41.75	279.96	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	3,644,626	3,005,084	2,329,784	1,988,579	2,018,420	21.28	87.82	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,780,230	2,982,697	2,065,128	2,116,107	2,041,650	26.74	120.07
NOW, ATS and transaction accounts	3,576,185	2,836,714	2,454,610	2,090,126	2,116,749	26.07	91.12
Time deposits less brokered deposits < \$250K	310,071	323,240	304,547	325,821	338,301	-4.07	
MMDA and other savings accounts	2,748,658	2,380,955	1,664,055	1,531,995	1,353,308	15.44	99.08
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,415,144	8,523,606	6,488,340	6,064,049	5,850,008	22.19	100.57
Time deposits of \$250K or more	151,344	152,212	115,466	116,340	112,953	-0.57	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	650,099	430,093	381,356	413,706	331,000	51.15	75.34
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	55,000	0	0	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0	0	
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	801,443	582,305	496,822	585,046	443,953	37.63	9.56
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0	
Other liabilities	126,650	120,399	49,868	29,464	37,986	5.19	165.31
Total liabilities	11,343,237	9,226,310	7,035,030	6,678,559	6,331,947	22.94	89.94
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	1,425	1,422	1,359	678	663	0.21	115.58
Common surplus	676,870	669,643	450,676	443,115	378,062	1.08	81.83
Retained earnings	981,675	836,729	707,656	606,658	517,257	17.32	119.84
Accumulated other comprehensive income	99,254	170,396	67,506	2,844	26,786	-41.75	438.11
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,759,224	1,678,190	1,227,197	1,053,295	922,768	4.83	109.96
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,759,224	1,678,190	1,227,197	1,053,295	922,768	4.83	109.96
Total liabilities and capital	13,102,461	10,904,500	8,262,227	7,731,854	7,254,715	20.16	92.40
Memoranda							
Non-interest-bearing deposits	3,780,230	2,982,697	2,065,128	2,116,107	2,041,650	26.74	120.07
Interest-bearing deposits	6,786,258	5,693,121	4,538,678	4,064,282	3,921,311	19.20	80.45
Total deposits	10,566,488	8,675,818	6,603,806	6,180,389	5,962,961	21.79	92.87
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,678,190	1,227,198	1,053,295	922,769	837,885		
Accounting restatements	0	-466	0	0	0	0	
Net income	227,562	202,032	164,812	150,638	120,371		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	7,230	6,766	7,563	6,980	5,818		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	8,008	0	0	0	0	
Changes incident to business combinations	0	220,273	0	58,086	0		
Less: Dividends declared	82,615	72,494	63,135	55,499	49,647		
Change in other comprehensive income	-71,143	102,889	64,662	-29,679	8,341		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,759,224	1,678,190	1,227,197	1,053,295	922,768		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
	28.84	36.25	31	31.24	36.22	34	34.51	52.67	11	34.42	53.63	10	31.95	53.41	10	
Percent of Total Assets																
Real estate loans	6.16	10.76	23	10.25	13.52	31	8.15	11.45	40	8.45	11.42	41	6.97	10.82	31	
Commercial and industrial loans	4.03	3.36	67	4.09	3.40	66	4.98	2.71	79	4.82	2.65	78	5.57	2.58	82	
Loans to individuals	0	0.02	34	0	0.03	31	0.01	0	91	0.01	0	92	0	0	45	
Loans to depository institutions and acceptances of other banks	0.75	0.18	90	0.87	0.19	90	1.25	0.53	79	1.25	0.47	82	1.30	0.51	81	
Agricultural loans.....	1.64	4.47	25	1.74	4.63	25	2.20	1.08	77	2.46	2.64	58	2.46	2.62	55	
Other loans and leases.....	Net loans and leases.....	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4	47.59	72.64	6
Debt securities over 1 year.....	48.15	19.46	98	37.63	15.55	98	38.90	13.66	97	38.06	13.20	96	39.24	13.96	97	
Mutual funds and equity securities	0.03	0.06	55	0.04	0.05	58	0.05	0.06	63	0.06	0.05	66	0.06	0.07	61	
Subtotal	89.12	79.22	90	85.25	78.16	76	89.44	86.76	70	88.87	87.24	58	86.89	87.26	38	
Interest-bearing bank balances	2.47	8.50	12	4.75	7.51	33	0.58	2.97	17	0.55	2.30	27	2.26	2.34	61	
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0.04	0.03	83	0	0.01	38	0	0.02	35	
Debt securities 1 year or less	1.98	1.56	70	2.61	1.68	78	2.36	2.10	65	2.73	2.14	70	3.26	1.92	76	
Trading assets	0	0.49	19	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35	
Total earning assets.....	93.57	91.77	72	92.62	91.05	68	92.41	92.39	53	92.15	92.24	48	92.41	92.22	54	
Non-interest cash and due from depository institutions.....	1.56	0.82	96	1.94	1.07	94	2.80	1.14	97	2.69	1.25	94	2.89	1.26	96	
Other real estate owned.....	0	0.01	9	0	0.02	17	0.01	0.04	42	0.01	0.04	29	0.02	0.06	37	
All other assets.....	4.86	7.35	20	5.45	7.82	22	4.79	6.41	27	5.16	6.39	32	4.70	6.45	22	
Memoranda																
Short-term investments	4.45	11.47	19	7.36	11.17	34	2.97	5.36	34	3.28	4.70	49	5.52	4.63	68	
U.S. Treasury securities.....	0.97	1.47	61	0	0.84	17	0.12	0.29	69	0.13	0.37	65	0	0.22	31	
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	1.25	8	0	1.67	15	0.83	1.50	48	
Municipal securities	21.01	1.73	99	22.26	1.69	99	15.60	2.58	98	16.27	2.66	98	19.59	2.97	97	
Mortgage-backed securities	27.66	14.14	91	17.99	11.75	79	25.53	9.38	97	24.39	8.73	97	21.98	9.19	93	
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34	
Other debt securities	0.49	0.53	61	0	0.42	10	0	0.53	30	0.01	0.52	32	0.10	0.48	48	
Loans held-for-sale.....	0.29	0.55	58	0.77	0.52	73	0.34	0.39	70	0.28	0.29	74	0.21	0.32	65	
Loans held for investment	41.13	58.06	12	47.42	61.72	14	50.77	72.01	6	51.13	73.24	5	48.05	72.42	6	
Real estate loans secured by 1–4 family	10.45	11.46	48	12.24	11.91	51	14.40	16.02	51	14.62	16.83	49	14.37	16.44	48	
Revolving	0.89	1.42	44	0.91	1.66	37	0.94	2.24	29	0.62	2.43	20	0.40	2.71	17	
Closed-end, secured by first liens	9.12	9.67	50	10.86	9.81	57	12.82	13.07	58	13.38	13.60	58	13.35	13.03	58	
Closed-end, secured by junior liens	0.45	0.17	88	0.48	0.22	86	0.64	0.37	78	0.63	0.41	75	0.62	0.39	77	
Commercial real estate loans	16.74	22.69	32	17.59	22.22	35	18.51	33.26	11	18.01	33.39	10	15.57	33.79	9	
Construction and land development.....	5.72	3.34	80	5.08	3.40	74	5.40	5	59	6.17	4.78	69	5.64	4.55	65	
Multifamily.....	0.39	3.57	11	0.66	3.12	17	0.29	4.76	5	0.30	5.12	7	0.35	5.32	6	
Nonfarm nonresidential	10.63	14.57	35	11.85	14.72	38	12.82	21.85	15	11.54	21.85	12	9.58	22.30	10	
Real estate loans secured by farmland.....	1.66	0.30	93	1.40	0.33	86	1.60	0.95	76	1.78	0.88	80	2.01	0.81	82	

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	69.64	61.05	59	64.82	57.15	58	67.52	72.74	36	66.94	72.88	34	66.22	73.20	33
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.23	19.86	67	25.41	19.43	68	28.17	22.29	68	28.44	23.13	67	29.79	22.92	69
Real estate loans secured by 1–4 family.....	2.15	2.43	51	1.88	2.64	42	1.84	3.13	39	1.20	3.34	26	0.84	3.76	20
Revolving	23.09	17.24	73	23.53	16.59	79	26.33	18.71	76	27.24	19.33	76	28.95	18.68	81
Closed-end.....	40.41	37.86	50	36.51	34.63	48	36.22	46.16	26	35.02	45.57	24	32.27	46.38	18
Construction and land development.....	13.80	5.65	92	10.54	5.26	86	10.56	6.97	74	11.99	6.53	83	11.70	6.35	83
1–4 family.....	4.89	1.18	95	3.94	0.93	94	4.22	1.47	91	5.03	1.52	94	4.87	1.50	92
Other.....	8.91	4.40	87	6.60	4.19	76	6.34	5.34	62	6.96	4.90	76	6.82	4.76	71
Multifamily.....	0.94	5.78	10	1.37	4.96	16	0.57	6.42	5	0.58	6.76	7	0.73	7.13	7
Nonfarm nonresidential	25.66	24.56	50	24.60	22.93	50	25.09	30.59	23	22.45	30.16	23	19.85	30.84	18
Owner-occupied.....	15.13	8.29	84	14.21	7.68	86	14.27	10.68	78	12.85	10.31	68	11.73	10.55	57
Other.....	10.53	15.94	31	10.38	14.95	33	10.82	19.36	14	9.60	19.35	13	8.12	19.91	8
Real estate loans secured by farmland.....	4	0.54	94	2.90	0.54	91	3.13	1.38	79	3.47	1.27	82	4.16	1.19	86
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0.02	0	92	0.03	0	92	0	0	45
Commercial and industrial loans	14.86	18.86	43	21.27	22.17	49	15.94	16.16	55	16.44	16.21	57	14.44	15.52	54
Loans to individuals	9.74	6.24	74	8.49	6.13	71	9.75	4	81	9.37	3.89	82	11.54	3.90	85
Credit card loans	0	0.53	22	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34
Agricultural loans.....	1.81	0.34	90	1.81	0.32	91	2.45	0.78	82	2.43	0.69	85	2.70	0.76	85
Other loans and leases.....	3.96	8.75	39	3.61	9.09	34	4.31	1.48	84	4.79	3.74	69	5.10	3.75	72
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	266.23	391.81	26	268.57	381.27	28	271.52	493.53	8	283.32	505.61	9	284.77	518.19	10
Real estate loans secured by 1–4 family.....	96.47	126.06	36	105.28	125.03	42	113.28	151.03	38	120.40	161.34	40	128.10	159.68	44
Revolving	8.21	15.44	36	7.80	17.42	31	7.39	21.25	24	5.09	23.52	18	3.60	26.74	16
Closed-end.....	88.26	108.85	40	97.48	106.14	48	105.89	127.10	46	115.31	134.73	48	124.50	130.06	55
Commercial real estate loans	154.47	245.88	29	151.28	234.65	30	145.65	311.74	9	148.24	316.03	9	138.79	328.67	8
Construction and land development.....	52.77	35.95	70	43.68	35.62	62	42.47	46.63	51	50.75	44.92	63	50.30	44.44	59
1–4 family.....	18.70	7.42	83	16.34	6.34	82	16.96	9.52	81	21.29	10.21	84	20.95	10.44	83
Other.....	34.07	28.11	60	27.33	28.16	52	25.51	35.90	37	29.46	33.75	49	29.34	33.34	47
Multifamily.....	3.61	38.66	6	5.68	32.74	14	2.29	44.76	5	2.46	48.38	7	3.14	51.49	6
Nonfarm nonresidential	98.09	158.05	29	101.92	155.06	32	100.89	206.64	11	95.03	208.15	12	85.35	217.26	9
Owner-occupied.....	57.83	52.99	58	58.90	52.37	60	57.38	71.54	38	54.40	70.68	33	50.43	73.43	26
Other.....	40.27	102.54	22	43.02	100.54	25	43.51	130.65	8	40.63	134.17	9	34.92	140.40	7
Real estate loans secured by farmland.....	15.29	3.22	90	12	3.44	85	12.59	8.66	72	14.69	8.13	76	17.89	7.80	78
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0.10	0.01	91	0.11	0.01	92	0	0.01	45
Commercial and industrial loans	56.83	114.45	21	88.13	139.91	25	64.11	106.70	32	69.60	107.07	34	62.12	105.25	27
Loans to individuals	37.23	34.55	64	35.20	37.47	62	39.19	24.83	76	39.68	24.45	78	49.62	23.98	81
Credit card loans	0	2.77	23	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34
Agricultural loans.....	6.90	1.86	86	7.48	1.88	87	9.87	4.86	78	10.29	4.49	78	11.61	4.90	79
Other loans and leases.....	15.12	51.06	25	14.98	49.54	25	17.34	10.25	74	20.26	25.58	58	21.92	25.83	55
Supplemental															
Non-owner occupied CRE loans / Gross loans	25.76	30.07	41	22.91	27.32	37	22.48	35.38	14	22.57	35.09	16	20.91	35.69	12
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	98.47	195.33	22	94.91	183.76	23	90.38	239.13	7	95.53	243.62	8	89.90	253.35	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	156.30	252.85	29	153.81	240.85	29	147.76	315.15	8	149.93	318.90	9	140.34	331.68	8

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	4.45	11.47	19	7.36	11.17	34	2.97	5.36	34	3.28	4.70	49	5.52	4.63	68
Liquid assets	32.67	29.03	59	24.67	26.22	53	29.07	16.28	89	27.76	15.56	90	27.97	15.94	88
Investment securities	50.17	21.63	98	40.29	17.85	98	41.31	16.41	95	40.85	16.02	96	42.56	16.65	96
Net loans and leases	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4	47.59	72.64	6
Net loans, leases and standby letters of credit	41.22	59.49	11	47.95	62.48	13	50.94	72.78	4	51.10	73.71	4	47.99	73.08	6
Core deposits	79.49	75.71	55	78.17	70.67	67	78.53	71.61	74	78.43	69.97	79	80.64	69.79	86
Noncore funding	6.12	10.30	39	5.34	14.13	20	6.01	14.61	17	7.57	16.58	20	6.12	17.09	14
Time deposits of \$250K or more	1.16	1.58	45	1.40	2.11	40	1.40	4.33	10	1.50	4.28	14	1.56	3.54	20
Foreign deposits	0	0.34	39	0	0.36	39	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	4.96	1.23	87	3.94	1.47	82	4.62	0.77	93	5.35	0.96	95	4.56	1.20	91
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	4.96	0.54	96	3.94	0.54	93	4.58	0.75	94	5.35	0.97	95	4.56	1.21	91
Commercial paper	0	0.01	45	0	0.01	44	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	0	2.75	7	0.71	3.63	29	0	4.47	6
Earning assets that reprice within 1 year	15.41	37.37	6	18.12	39.38	7	16.75	33.16	10	15.27	32.35	10	16.18	33.41	10
Interest-bearing liabilities that reprice within 1 year	2.94	6.39	24	3.61	8.20	19	4.28	18.54	4	4.86	18.20	7	5.33	16.67	12
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	12.47	29.65	13	14.52	29.11	19	12.47	13.71	42	10.41	12.98	38	10.85	15.65	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.87	-2.33	61	-2.37	3.20	34	3.40	10.70	25	4.82	13.54	23	0.68	13.97	10
Net short-term noncore funding dependence	1.69	-7.71	77	-2.59	-4.76	54	3.18	5.88	36	4.58	8.57	31	0.48	9.65	15
Short-term investment / Short-term noncore funding	74.78	273.46	22	142.73	184.19	49	51.13	78.10	57	44.62	62.28	60	93.04	46.67	85
Liquid assets - short-term noncore funding / Nonliquid assets	39.67	36.68	60	25.91	28.18	55	32.79	6.90	89	28.25	4.17	91	30.58	3.68	92
Net loans and leases / Total deposits	50.76	72.79	10	59.80	79.43	11	63.16	90.96	6	63.49	92.88	5	57.90	92.86	5
Net loans and leases / Core deposits	51.50	78.25	7	60.87	88.34	7	64.28	102.55	4	64.71	106.50	3	59.02	105.03	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			1.57			0.36			-0.47			-0.05		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	9.27	-0.25	98	17.95	4.31	98	8.56	1.28	97	0.59	-1.95	98	5.86	-0.62	97
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			-0.02			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	7.25	23	0	10.76	18	0	13.07	15
Available-for-sale securities	99.93	83.77	87	99.90	87.23	84	99.87	91.33	69	99.86	88.32	69	100	86.93	84
U.S. Treasury securities	1.93	6.70	45	0	4.72	16	0.29	2.07	63	0.32	2.08	61	0	1.33	31
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	8.16	7	0.01	11	15	1.95	10.16	35
Municipal securities	41.89	8.22	94	55.24	9.83	97	37.76	15.40	91	39.82	16.63	89	46.02	17.86	91
Mortgage-backed securities	55.14	66.54	32	44.65	66.64	17	61.81	57.07	51	59.70	54.50	50	51.65	55.76	38
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.70	34	0	1.54	33	0	1.31	34
Other debt securities	0.97	3.08	45	0	3.01	9	0.01	3.73	30	0.01	3.75	32	0.23	3.25	42
Mutual funds and equity securities	0.07	0.29	41	0.10	0.35	42	0.13	0.49	50	0.14	0.41	59	0.14	0.58	51
Debt securities 1 year or less	3.95	7.78	43	6.49	10.55	42	5.70	13.55	35	6.69	13.91	41	7.66	11.90	50
Debt securities 1 to 5 years	47.92	18.25	90	49.80	17.03	92	64.13	23.43	95	53.30	23.42	90	54.47	23.53	92
Debt securities over 5 years	48.06	71.11	17	43.61	69.86	17	30.04	58.63	15	39.88	58.36	24	37.73	60.73	20
Pledged securities	55.45	32.26	83	68.41	35.67	89	68.26	43.76	78	62.95	42.20	72	65.37	46.78	71
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-27.36	27.98	12	226.84	183.32	68	-3.11	32.84	33	-36.73	16.28	15	37.39	6.96	75
Investment securities	49.63	31.36	75	28.70	23.62	68	8.06	4.80	63	2.31	8.02	42	7.92	4.99	69
Core deposits	22.19	16.94	74	31.37	26.88	72	7	9.96	43	3.66	10.40	32	12.66	13.94	54
Noncore funding	37.63	-14.79	94	17.21	-12.18	83	-15.08	4.16	25	31.78	6.76	83	-39.31	-3.35	14

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,703,269	1,698,467	1,145,979	964,368	794,255
Commit: Secured commercial real estate loans	711,571	433,401	270,946	229,029	168,472
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	37,548	40,050	38,364	26,641	28,858
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	201,973	400,906	125,915	82,588	37,589
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	13	22.78	15	15.58	22.01	27	13.87	16.97	29	12.47	17.31	22	10.95	17.28	17
Standby letters of credit	0.29	0.65	34	0.37	0.71	37	0.46	0.36	68	0.34	0.35	53	0.40	0.40	57
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0	47	0	0	47	0	0	48
Derivative contracts	1.54	46.30	12	3.68	48.62	12	1.52	2.95	69	1.07	6.51	30	0.52	6.82	21
Interest rate contracts	1.54	32.46	12	3.68	34.36	15	1.52	2.87	69	1.07	6.40	30	0.52	6.72	21
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	0.08	39	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	1.54	1.41	74	3.68	2.18	82	1.52	0.13	92	1.07	0.26	87	0.52	0.28	73
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	0	20.49	4	0	20.83	3	0	2.19	34	0	5.18	15	0	5.41	14
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	31.89	44.98	42	32.97	42.82	51	28.13	24.81	63	25.20	25.18	51	23.12	25.74	37

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	201,973	400,906	125,915	82,588	37,589
Interest rate contracts	201,973	400,906	125,915	82,588	37,589
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	201,973	400,906	125,915	82,588	37,589
Exchange-traded.....	85,973	198,000	78,500	37,088	0
Over-the-counter.....	116,000	202,906	47,415	45,500	37,589
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	201,973	400,906	125,915	82,588	37,589
Interest rate contracts	201,973	400,906	125,915	82,588	37,589
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	147	1,560	152	403	272
Gross positive fair value.....	2,236	7,601	886	765	430
Held for trading.....	0	0	0	0	0
Non-traded.....	2,236	7,601	886	765	430
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
Futures and forwards	0	11.16	7	0	14.05	7	0	14.06	16	0	11.75	16	0	12.76	16
Written options	100	6.28	98	100	8.18	98	100	11.73	97	100	11.14	97	100	9.73	98
Exchange-traded	42.57	0.12	99	49.39	0.14	99	62.34	0	98	44.91	0	99	0	0	49
Over-the-counter	57.43	5.96	97	50.61	7.73	96	37.66	10.84	85	55.09	10.65	90	100	9.46	98
Purchased options	0	3.27	20	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	0	74.26	3	0	68.76	3	0	64.61	7	0	65.42	10	0	66.04	9
Held for trading	0	40.42	21	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	0	92.53	1	0	91.48	1	0	80.07	1	0	82.85	2	0	87.47	1
One year or less	0	27.56	3	0	32.05	4	0	15.20	15	0	12.75	13	0	15.62	13
Over 1 year to 5 years	0	27.01	5	0	27.06	3	0	22.92	14	0	22.66	16	0	21.68	15
Over 5 years	0	29.89	5	0	29.56	5	0	34.12	11	0	36.28	14	0	37.90	13
Gross negative fair value (absolute value)	0.07	0.98	10	0.39	1.55	23	0.12	1.30	16	0.49	0.66	37	0.72	0.50	65
Gross positive fair value	1.11	1.34	39	1.90	2.23	46	0.70	1.14	36	0.93	1.10	40	1.14	0.92	70
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	9	0	0.07	10	0	0	68	0	0.01	36	0	0	36
Gross positive fair value (X)	0	0.05	15	0.01	0.09	16	0	0	71	0	0.01	31	0	0.01	25
Held for trading (X)	0	0.04	22	0	0.07	19	0	0	44	0	0	40	0	0	37
Non-traded (X)	0	0.01	35	0.01	0.02	48	0	0	76	0	0.01	40	0	0	37
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.01	18	0	0	18	0	0	16
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.10	18	0	0.06	18	0	0.05	16

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		66,534		52,499		51,202		48,156		45,779					
Gross losses		5,507		5,314		4,127		4,446		5,821					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		4,526		2,241		2,459		1,827		1,668					
Net losses		981		3,073		1,668		2,619		4,153					
Provision for loan and lease losses		-2,088		16,049		2,965		5,665		6,530					
Adjustments		0		1,059		0		0		0					
Ending balance		63,465		66,534		52,499		51,202		48,156					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.02	-0.09	64	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40	0.09	0.11	48
Provision for loan and lease losses / Average loans and leases	-0.04	-0.16	64	0.31	0.82	14	0.07	0.16	30	0.15	0.16	53	0.19	0.16	69
Provision for loan and lease losses / Net loan and lease losses	-212.84	-105.48	31	522.26	487.86	70	177.76	142.73	71	216.30	182.69	68	157.24	110.75	64
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.23	47	1.29	1.58	33	1.25	0.94	81	1.30	0.94	85	1.38	0.95	88
Allowance for loan and lease losses / Total loans and leases	1.17	1.20	48	1.27	1.55	33	1.24	0.93	80	1.29	0.93	85	1.38	0.94	87
Allowance for loan and lease losses / Net loans and leases losses (X)	64.69	21.39	88	21.65	11.58	83	31.47	17.18	83	19.55	21.35	67	11.60	16.23	54
Allowance for loan and lease losses / Nonaccrual assets	200.56	364.13	30	156.11	299.17	22	213.54	315.75	54	185.96	285.36	45	272.58	270.69	61
ALLL / 90+ days past due + nonaccrual loans and leases	200.51	287.08	39	155.70	244.34	30	212.22	283.41	59	179.39	259.30	48	268.16	232.03	69
Gross loan and lease losses / Average loans and leases	0.10	0.19	38	0.10	0.34	18	0.10	0.16	39	0.12	0.15	52	0.17	0.16	62
Recoveries / Average loans and leases	0.08	0.08	60	0.04	0.07	34	0.06	0.05	70	0.05	0.05	59	0.05	0.06	53
Net losses / Average loans and leases	0.02	0.11	23	0.06	0.27	18	0.04	0.11	34	0.07	0.09	56	0.12	0.10	67
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	85.17	34.67	91	54.30	33.98	82	55.31	41.80	70	31.39	51.25	46	16.99	50.41	23
Earnings coverage of net loan and lease losses (X)	275.11	39.72	94	84.09	22.91	89	120.50	22.46	87	70.19	29.27	81	37.01	0.97	71
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans	-0.04	0.02	10	0.03	0.04	57	0.03	0.02	68	0.04	0.01	75	0.04	0.02	71
Real estate loans secured by 1–4 family	0	-0.02	67	0.02	0.01	67	0.02	0.02	57	0.02	0.01	68	0.03	0.03	60
Revolving	-0.01	-0.07	55	-0.03	0.01	23	0.03	0.02	73	0.21	0.02	94	0	0.03	38
Closed-end	0	-0.01	73	0.02	0	76	0.01	0.02	57	0.02	0.01	62	0.03	0.02	59
Commercial real estate loans	-0.06	0.04	3	0.05	0.07	57	0.04	0.02	74	0.04	0.01	75	0.07	0.01	83
Construction and land development	0	0	51	0	0	59	-0.01	-0.02	30	0	-0.02	79	0.15	-0.04	91
1–4 family	0	0	57	0	0	59	0	0	54	0	0	54	0.10	0	95
Other	0	0	48	0	0	57	-0.01	-0.02	28	0	-0.02	85	0.05	-0.04	91
Multifamily	0	0.01	48	-0.01	0	12	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	-0.09	0.05	3	0.08	0.11	57	0.06	0.03	75	0.06	0.02	79	0.02	0.02	65
Owner-occupied	-0.04	0.01	3	0.04	0.02	80	0.07	0.01	89	0.07	0.01	92	0.04	0.01	87
Other	-0.05	0.04	3	0.03	0.08	55	-0.01	0.01	11	-0.01	0.01	15	-0.02	0.01	15
Real estate loans secured by farmland	-0.05	0	11	-0.10	0.02	4	0.11	0.01	91	0.17	0	96	0	0	50
Commercial and industrial loans	-0.07	0.17	6	0.11	0.47	22	-0.01	0.27	12	0.04	0.18	37	0.38	0.18	77
Loans to individuals	0.05	0.71	6	0.11	1.13	8	0.10	0.74	12	0.28	0.71	27	0.25	0.78	18
Credit card loans		1.84			2.92			1.89			1.65			1.60	
Agricultural loans	2.70	0.02	98	0.36	0.19	82	0.16	0.02	89	-0.02	0.03	10	0.04	0.06	79
Loans to foreign governments and institutions		0			0										
Other loans and leases	0	0.10	32	0	0.15	25	0.13	0.14	67	0.15	0.28	66	0.07	0.27	57

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
30+ Days Past Due and Nonaccrual Assets												
30–89 days past due loans and leases		4,484		5,680		5,969		7,002		6,453		
90+ days past due loans and leases		8		111		153		1,009		291		
Nonaccrual loans and leases		31,644		42,621		24,585		27,534		17,667		
Total past due and nonaccrual loans and leases		36,136		48,412		30,707		35,545		24,411		
Restructured 30–89 days past due		0		0		0		0		0		
Restructured 90+ days past due		0		0		0		0		0		
Restructured nonaccrual		6,722		7,407		4,791		3,840		4,630		
Total restructured loans and leases		6,722		7,407		4,791		3,840		4,630		
30–89 days past due loans held for sale		0		0		0		0		0		
90+ days past due loans held for sale		0		0		0		0		0		
Nonaccrual loans held for sale		0		0		0		0		0		
Total past due and nonaccrual loans held for sale		0		0		0		0		0		
Restructured loans and leases in compliance		21		24		27		512		626		
Other real estate owned		0		119		982		448		1,347		
Other Assets												
30–89 days past due		0		0		0		0		0		
90+ days past due		0		0		0		0		0		
Nonaccrual		0		0		0		0		0		
Total other assets past due and nonaccrual		0		0		0		0		0		
Percent of Loans and Leases												
30–89 days past due loans and leases	0.08	0.32	12	0.11	0.39	10	0.14	0.31	25	0.18	0.32	33
90+ days past due loans and leases	0	0.10	21	0	0.12	26	0	0.03	46	0.03	0.03	65
Nonaccrual loans and leases	0.58	0.46	73	0.81	0.66	68	0.58	0.48	70	0.69	0.49	74
90+ days past due and nonaccrual loans and leases	0.58	0.62	54	0.81	0.85	55	0.59	0.54	66	0.72	0.54	72
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.12	0.10	64	0.14	0.13	62	0.11	0.07	74	0.10	0.10	57
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets												
30+ Days Past Due and Nonaccrual												
30–89 days past due assets	0.08	0.32	12	0.11	0.40	10	0.14	0.31	25	0.18	0.32	33
90+ days past due assets	0	0.10	19	0	0.12	24	0	0.03	46	0.03	0.03	65
Nonaccrual assets	0.58	0.47	73	0.81	0.67	67	0.58	0.48	70	0.69	0.49	74
30+ days past due and nonaccrual assets	0.67	0.97	36	0.92	1.29	37	0.73	0.87	48	0.89	0.88	59
Percent of Total Assets												
90+ days past due and nonaccrual assets	0.24	0.36	35	0.39	0.52	38	0.30	0.39	38	0.37	0.39	55
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.37	30	0.39	0.55	36	0.31	0.45	36	0.37	0.45	50
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:												
Total assets	0.24	0.41	30	0.39	0.60	29	0.31	0.56	26	0.37	0.59	31
Allowance for loan and lease losses	49.89	62.64	49	64.27	66.66	51	48.75	92.08	28	55.65	95.97	33
Equity capital + allowance for loan and lease losses	1.74	3.60	21	2.45	4.97	25	2	4.77	19	2.58	5.09	25
Tier 1 capital + allowance for loan and lease losses	2.23	4.30	22	3.37	6.05	25	2.44	5.30	20	3.03	5.65	30
Loans and leases + other real estate owned	0.58	0.71	48	0.81	0.97	43	0.61	0.78	42	0.72	0.82	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.26	21	0.09	0.39	16	0.11	0.28	19	0.15	0.29	33	0.13	0.29	20
	90+ days past due		0	0.12	15	0	0.16	31	0	0.03	24	0.04	0.03	74	0.01	0.05	50
	Nonaccrual.....		0.55	0.52	64	1.06	0.76	76	0.69	0.45	81	0.63	0.48	69	0.55	0.43	73
Commercial and industrial	30–89 days past due		0.10	0.24	33	0.13	0.23	47	0.30	0.22	71	0.22	0.23	61	0.34	0.27	68
	90+ days past due		0	0.04	38	0	0.03	41	0.02	0.02	72	0	0.02	32	0	0.01	68
	Nonaccrual.....		0.49	0.57	52	0.45	0.75	35	0.46	0.74	47	1.38	0.61	81	0.71	0.60	69
Individuals	30–89 days past due		0.11	0.63	20	0.18	0.83	15	0.17	0.60	28	0.26	0.68	37	0.41	0.69	43
	90+ days past due		0	0.09	38	0.01	0.14	44	0.01	0.02	69	0.01	0.03	70	0.02	0.03	67
	Nonaccrual.....		0.10	0.17	53	0.11	0.28	43	0.08	0.12	55	0.20	0.15	70	0.27	0.21	73
Depository institution loans	30–89 days past due			0.01			0		0	0	50	0	0	50			0
	90+ days past due			0			0		0	0	50	0	0	50			0
	Nonaccrual.....			0			0		0	0	50	0	0	50			0
Agricultural	30–89 days past due		0.07	0.07	70	0.09	0.17	66	0.15	0.10	78	0.34	0.11	82	0.13	0.15	73
	90+ days past due		0	0	42	0	0	44	0	0	47	0	0.01	44	0	0	45
	Nonaccrual.....		5.02	0.70	89	1.13	0.49	82	1.33	0.80	79	0.79	0.46	78	0.14	0.31	70
Foreign governments	30–89 days past due			0.50			0										
	90+ days past due			0			0										
	Nonaccrual.....			0.15			0.09										
Other loans and leases	30–89 days past due		0	0.12	16	0.04	0.18	48	0.02	0.28	54	0.17	0.18	72	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0.66	0.09	93	0	0.15	19	0	0.04	37	0.17	0.04	86	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.14	0.46	17	0.12	0.65	5	0.16	0.53	15	0.16	0.52	22	0.20	0.56	18
	90+ days past due	0	0.24	18	0	0.33	36	0	0.05	28	0.08	0.04	79	0	0.06	46
	Nonaccrual	0.61	0.71	50	0.66	0.89	47	0.63	0.55	66	0.62	0.61	57	0.60	0.65	51
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0.15	0.36	34	0.20	0.36	43	0.07	0.29	25
	90+ days past due	0	0.02	35	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	0.89	1.18	65	0.42	1.13	32	0.23	0.34	43	0.77	0.35	81	0.38	0.42	54
Closed-end	30–89 days past due	0.15	0.49	22	0.13	0.65	6	0.16	0.56	18	0.16	0.54	23	0.21	0.63	21
	90+ days past due	0	0.26	18	0	0.38	37	0	0.05	29	0.09	0.05	77	0	0.06	49
Junior lien	30–89 days past due	0.58	0.67	50	0.68	0.87	49	0.65	0.57	63	0.62	0.64	54	0.61	0.68	53
	Nonaccrual	0.01	0.01	71	0.01	0.02	42	0.01	0.02	47	0.02	0.02	59	0.01	0.03	45
	90+ days past due	0	0	36	0	0	32	0	0	41	0	0	38	0	0	36
	Nonaccrual	0.01	0.03	35	0.01	0.04	29	0.01	0.03	45	0.03	0.03	55	0.03	0.04	52
Commercial real estate	30–89 days past due	0.04	0.15	32	0.08	0.26	35	0.07	0.15	41	0.15	0.16	60	0.06	0.15	32
	90+ days past due	0	0.01	28	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31
	Nonaccrual	0.51	0.38	72	1.04	0.62	75	0.75	0.34	88	0.66	0.41	74	0.50	0.33	77
Construction and development	30–89 days past due	0.10	0.17	64	0.09	0.28	47	0.09	0.20	64	0.21	0.17	66	0.14	0.18	64
	90+ days past due	0	0.01	38	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0.09	0.20	60	0.69	0.41	81	0.62	0.18	84	0.25	0.18	74	0.10	0.21	58
1–4 family	30–89 days past due	0.06	0.02	81	0	0.03	28	0	0.05	33	0.14	0.07	79	0.01	0.05	68
	90+ days past due	0	0	44	0	0	42	0	0	47	0	0	48	0	0	46
	Nonaccrual	0.08	0.01	90	0.01	0.03	64	0	0.01	40	0.14	0.04	86	0.07	0.04	81
Other	30–89 days past due	0.04	0.13	64	0.09	0.22	55	0.09	0.12	77	0.07	0.06	74	0.13	0.08	75
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0.02	0.16	46	0.68	0.35	83	0.62	0.14	88	0.11	0.10	72	0.03	0.12	60
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.01	0.13	18	0.08	0.23	36	0.06	0.13	39	0.13	0.17	61	0.02	0.14	25
	90+ days past due	0	0.01	31	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33
	Nonaccrual	0.76	0.45	78	1.24	0.80	72	0.82	0.36	83	0.90	0.52	74	0.75	0.40	83
Owner Occupied	30–89 days past due	0	0.04	10	0.08	0.07	64	0.04	0.06	47	0.13	0.08	73	0.02	0.06	37
	90+ days past due	0	0	37	0	0	33	0	0.01	40	0	0	38	0	0.01	35
	Nonaccrual	0.57	0.17	91	0.84	0.27	92	0.66	0.19	93	0.70	0.20	89	0.47	0.16	89
Other	30–89 days past due	0.01	0.08	40	0	0.14	11	0.02	0.05	59	0	0.07	18	0	0.06	39
	90+ days past due	0	0	37	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.19	0.23	57	0.41	0.44	56	0.16	0.14	67	0.20	0.22	66	0.28	0.16	75
Farmland	30–89 days past due	0.13	0.10	75	0	0.11	30	0.11	0.21	64	0.01	0.09	65	0.10	0.10	75
	90+ days past due	0	0	45	0	0	45	0	0.01	45	0	0	46	0.15	0	94
	Nonaccrual	0.54	0.69	65	4.79	1.13	90	0.68	1.06	65	0.32	0.49	65	0.63	0.44	73
Credit card	30–89 days past due		0.81			0.95			0.87			1.03			0.83	
	90+ days past due		0.45			0.63			0.18			0.26			0.22	
	Nonaccrual		0.10			0.05			0			0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	678,295	671,065	452,035	443,792	378,725										
Retained earnings	981,675	836,729	707,656	606,658	517,257										
Accumulated other comprehensive income (AOCI)	99,254	170,396	67,506	2,844	26,786										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,759,224	1,678,190	1,227,197	1,053,294	922,768										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	303,966	306,065	161,971	162,435	124,340										
Accumulated other comprehensive income-related adjustments	99,252	170,396	67,505	2,844	32,546										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,356,006	1,201,729	997,721	888,015	765,882										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,356,006	1,201,729	997,721	888,015	765,882										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,356,006	1,201,729	997,721	888,015	765,882										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	69,901	72,020	53,308	52,011	48,739										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					13										
Tier 2 capital before deductions	69,901	72,020	53,308	52,011	48,752										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	69,901	72,020	53,308	52,011	48,752										
Exited advanced approach tier 2 capital															
Total capital	1,425,907	1,273,749	1,051,029	940,026	814,634										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,490,432	10,437,768	8,083,216	7,653,159	7,028,868										
Less: Deductions from common equity tier 1 capital	303,966	306,065	161,971	162,435	124,340										
Less: Other deductions	0	0	0	-1,325	-2,880										
Total assets for leverage ratio	12,186,466	10,131,703	7,921,245	7,492,049	6,907,408										
Total risk-weighted assets	7,009,550	5,781,314	4,974,050	4,561,606	4,103,542										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	19.35	12.37	96	20.79	12.35										
Common equity tier 1 capital, column B	0	0.29	46	0	0.30										
Tier 1 capital, column A	19.35	13.11	95	20.79	13.08										
Tier 1 capital, column B	0	0.34	46	0	0.34										
Total capital, column A	20.34	14.91	94	22.03	15.23										
Total capital, column B	0	0.37	46	0	0.39										
Tier 1 leverage	11.13	8.98	89	11.86	9.13										
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72											
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,093			876			978			741			617		24.77	72.67
Other insurance activities income		1,093			876			978			741			617		24.77	72.67
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		32,404			31,584			15,299			14,906			6,924		2.60	382.56

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	48	0	0	48	0	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			40			33.33			25					
Separate account assets (L/H) / Total life assets	13.40			11.24			0			0			0					
Insurance activities revenue / Adjusted operating income	0.21	0.36	65	0.18	0.41	65	0.24	0.37	73	0.19	0.46	70	0.18	0.44	70			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income	32.99			38.23			100			50			60					
Other premium income / Total premium income	67.01			61.77			0			50			40					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62														
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.28	12	14	2.49	11.03	19	1.46	11.53	15	1.59	13.70	15	0.85	14.86	10			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			0			0				0
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18										
Commercial and industrial loans		0.79			0.64			2.35			3.83				4.38
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases.....		6.83			-2.40			-47.91			-27.26				22.03
Total selected assets.....		9.48			2.04			-25.04			5.03				-5.54
Deposits		0.73			3.46			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	84,553	85,123	83,525	73,220	29,876	-0.67	77.42
Dividends	84,500	77,000	76,000	66,300	24,200	9.74	92.05
Interest	53	109	371	84	16	-51.38	152.38
Management and service fees	0	8,014	7,154	6,836	5,660	-100.00	-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	12,000	10,500	8,500	7,800	6,600	14.29	150.00
Dividends	12,000	10,500	8,500	7,800	6,600	14.29	150.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	96,553	95,623	92,025	81,020	36,476	0.97	84.06
Securities gains (losses)	0	38	0	3	3	-100.00	
Other operating income	98	297	411	345	910	-67.00	-81.37
Total operating income	96,651	95,958	92,436	81,368	37,389	0.72	82.42
Operating Expenses							
Personnel expenses	7,374	13,795	11,963	9,966	8,606	-46.55	30.40
Interest expense	0	0	0	0	0		
Other expenses	5,261	5,599	4,755	4,780	3,871	-6.04	48.99
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	12,635	19,394	16,718	14,746	12,477	-34.85	37.55
Income (loss) before taxes	84,143	76,475	75,718	66,622	24,912	10.03	92.12
Applicable income taxes (credit)	-2,978	-2,561	-2,138	-1,693	-2,529		
Extraordinary items					0		
Income before undistributed income of subsidiaries	87,121	79,036	77,856	68,315	27,441	10.23	89.54
Equity in undistributed income of subsidiaries	140,441	122,996	86,956	82,323	92,930	14.18	138.81
Bank subsidiaries	134,718	119,025	81,564	76,591	90,951	13.18	138.77
Nonbank subsidiaries	5,723	3,971	5,392	5,732	1,979	44.12	139.66
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	227,562	202,032	164,812	150,638	120,371	12.64	117.19
Memoranda							
Bank net income	219,218	196,025	157,564	142,891	115,151	11.83	118.30
Nonbank net income	17,723	14,471	13,892	13,532	8,579	22.47	146.56
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,590,561	88.93	1,525,331	89.63	1,083,399	86.90	936,842	830,837	4.28	117.69	
Common and preferred stock	1,590,561	88.93	1,525,331	89.63	1,083,399	86.90	936,842	830,837	4.28	117.69	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	38,826	2.17	33,520	1.97	28,556	2.29	22,510	16,608	15.83	171.38	
Common and preferred stock	38,826	2.17	33,520	1.97	28,556	2.29	22,510	16,608	15.83	171.38	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	2,489	0.14	3,132	0.18	6,297	0.51	6,276	8,515	-20.53	-78.53	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	152,361	8.52	136,664	8.03	125,074	10.03	101,260	78,467	11.49	63.39	
Cash and due from unrelated depository institution	2	0	2	0	2	0	2	2	0.00	0.00	
Premises, furnishings, fixtures and equipment	1,346	0.08	1,420	0.08	1,648	0.13	1,867	2,021	-5.21	-38.73	
Intangible assets	723	0.04	723	0.04	723	0.06	723	723	0.00	0.00	
Other assets	2,264	0.13	1,039	0.06	1,053	0.08	780	633	117.90	379.66	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,788,572	100.00	1,701,831	100.00	1,246,752	100.00	1,070,260	937,806	5.10	109.63	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	29,348	1.64	23,641	1.39	19,555	1.57	16,965	15,038	24.14	91.55	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	29,348	1.64	23,641	1.39	19,555	1.57	16,965	15,038	24.14	91.55	
Equity Capital	1,759,224	98.36	1,678,190	98.61	1,227,197	98.43	1,053,295	922,768	4.83	109.96	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	1,425	0.08	1,422	0.08	1,359	0.11	678	663	0.21	115.58	
Common surplus	676,871	37.84	669,643	39.35	450,676	36.15	443,115	378,062	1.08	81.83	
Retained earnings	981,675	54.89	836,729	49.17	707,656	56.76	606,658	517,257	17.32	119.84	
Accumulated other comprehensive income	99,253	5.55	170,396	10.01	67,506	5.41	2,844	26,786	-41.75	438.10	
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,788,572	100.00	1,701,831	100.00	1,246,752	100.00	1,070,260	937,806	5.10	109.63	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.31	11.94	68	12.94	7.29	90	14.38	10.58	86	15.37	11.03	87	13.64	8.67	92
Bank net income / Average equity investment in banks	14	11.80	74	14.07	7.45	90	15.22	10.85	87	15.98	11.56	87	14.75	9.11	90
Nonbank net income / Average equity investment in nonbanks	49.44	13.12	93	46.23	9.75	93	54.06	12.07	90	69.20	10.83	96	54.83	9.81	93
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			15.16			9.40			8.81	
Bank net income / Parent net income	96.33	96.79	25	97.03	88.16	24	95.60	103.77	11	94.86	104.73	8	95.66	104.64	11
Nonbank net income / Parent net income	7.79	3.40	80	7.16	3.59	82	8.43	1.08	92	8.98	0.99	96	7.13	1.13	90
Subsidiary holding companies' net income / Parent net income		65.35			68.34			92.33			90.39			90.33	
Leverage															
Total liabilities / Equity capital	1.67	16.81	16	1.41	20.06	11	1.59	9.66	23	1.61	9.50	25	1.63	11.14	22
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	7.99	13	0	7.93	12	0	9.36	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		39.86			34.67			14.37			15.49			17.83	
Double Leverage															
Equity investment in subs / Equity capital	92.62	103.22	5	92.89	102.81	8	90.61	104.21	6	91.08	104.10	5	91.84	105.17	10
Total investment in subs / Equity capital	92.62	108.40	2	92.89	110.16	3	90.61	104.48	5	91.08	104.38	5	91.84	105.55	9
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.57	0.29	7	-0.59	0.47	12	-0.70	0.44	8	-0.62	0.36	12	-0.63	0.56	13
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.47			1.18			1.91	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	104.79	152.85	29	107.46	136.59	38	118.77	153.39	46	118.78	113.37	66	64.59	96.31	26
Cash from ops + noncash items + op expense / Op expense + dividend	110.92	154.48	34	112.64	147.24	39	125.47	152.31	48	125.73	123.74	62	66.67	100.80	23
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	117.20	98.54	70	113.16	134.08	49	130.96	105.99	78	133.77	108.88	76	76.28	101.42	24
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			17,211.14			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			2,481.22			1,015.91			1,082.59	
Dividends + interest from subsidiaries / Interest expense + dividends	116.87	174.12	33	120.85	150.43	44	134.43	196.13	44	133.67	140.89	60	62.07	107.07	24
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	41.32	13.95	79	42.79	3.91	91	46.36	3.76	92	45.36	6.15	88
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			71.69			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.32	3.44	76	6.94	3.85	75	8.72	1.59	93	8.13	1.59	90	7.02	1.68	88
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0			0			0	
Nonaccrual		0.92			1.03			8.16			0.70			0.46	
Total		1.09			1.13			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.31	1.76	64	0.32	2.66	62	0.36	0.13	81	0.31	0.14	80	0.24	0.15	77
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	94.83	66.37	77	91.72	81.10	65	81.09	65.39	65	81.24	87.25	47	180.92	100.86	86
Dividends declared / Net income	36.30	28.27	66	35.88	42.29	40	38.31	25.65	71	36.84	24.10	67	41.24	32.32	56
Net income – dividends / Average equity.....	8.48	8.62	56	8.29	4.14	85	8.87	7.61	67	9.71	8.12	74	8.01	5.74	75
Percent of Dividends Paid															
Dividends from bank subsidiaries	102.28	155.92	30	106.22	132.17	39	120.38	160.93	39	119.46	131.90	54	48.74	106.72	20
Dividends from nonbank subsidiaries	14.53	4.90	82	14.48	3.41	87	13.46	2.59	87	14.05	2.83	86	13.29	2.37	89
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	116.81	203.53	27	120.70	174.85	35	133.84	209.89	42	133.52	144.51	54	62.04	114.69	21
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	38.55	45.96	37	39.28	60.28	32	48.23	45.88	52	46.40	33.37	66	21.02	35.18	34
Interest income from bank subsidiaries.....	0.02	0.11	63	0.06	0.36	58	0.24	0.09	83	0.06	0.11	70	0.01	0.14	61
Management and service fees from bank subsidiaries	0	0.88	38	4.09	1.47	80	4.54	0.47	90	4.78	0.32	91	4.92	0.94	88
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	38.57	51.33	36	43.42	62.88	33	53.01	48.40	55	51.24	35.67	68	25.95	41.35	34
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	67.71	62.63	52	72.56	56.39	60	61.19	76.61	30	57.64	80.47	35	76.93	129.02	51
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	0.02	47	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries	67.71	87.22	48	72.56	79.84	51	61.19	83.73	29	57.64	96.62	33	76.93	153.75	50
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			65.48			43.51				58.43
Interest income from subsidiary holding companies		5.26			8.40			0			0				0.07
Management and service fees from subsidiary holding companies.....		0.73			0.44			0			0				-0.14
Other income from subsidiary holding companies.....		-0.40			0.01			0			0.15				0
Operating income from subsidiary holding companies.....		58.37			55.20			65.48			43.66				58.36
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	87.43	74.16	37	80.24	69.76	33	82.22	77.61	23	81.48	72.95	30	64.72	67.33	31
Interest income from bank subsidiaries.....	0.05	0.23	61	0.11	0.63	58	0.40	0.23	81	0.10	0.55	67	0.04	1.07	61
Management and service fees from bank subsidiaries	0	1.44	37	8.35	1.87	86	7.74	0.75	91	8.40	0.59	91	15.14	2.14	89
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	87.48	83.13	28	88.71	82.20	31	90.36	94.06	20	89.99	89.39	30	79.91	79.76	23
Dividends from nonbank subsidiaries	12.42	3.07	87	10.94	1.95	88	9.20	1.13	91	9.59	2.65	84	17.65	1.78	92
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries	12.42	4.67	86	10.94	4.70	83	9.20	1.56	89	9.59	3.33	83	17.65	3.09	89
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			1,178.56			854.19				886.47
Loans and advances from subsidiaries / Total debt		26.38			27.08			70.71			81.26				74.60